

**Table I.F.22 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	4.9%	10.6%	12.2%	8.5%	6.2%	2.6%	10.8%	3.9%
Industry group **								
Agric., fish., forest.	2.3%*	2.1%*	--	1.7%*	4.7%*	0.0%	1.9%*	2.3%*
Mining and manufacturing	3.4%	6.7%*	9.9%*	7.6%	3.9%*	1.7%	10.8%	2.6%
Construction	7.1%	6.1%*	8.3%	10.8%	4.5%*	5.6%*	8.4%	6.3%
Utilities and transp.	3.0%	18.3%*	10.3%*	6.5%*	2.8%*	1.9%*	12.0%*	2.2%*
Wholesale trade	4.8%	8.8%*	14.8%	6.4%*	4.6%*	2.4%*	10.5%	3.4%
Fin. svcs. and real estate	4.2%	13.1%	20.7%*	2.7%*	8.0%*	1.8%	12.7%	3.2%
Retail trade	4.7%	10.6%	18.0%*	6.8%	7.2%*	2.5%	12.2%	3.5%
Professional services	5.4%	12.4%	13.8%	9.5%	8.0%	2.5%	12.3%	4.2%
Other services	6.3%	9.7%	6.6%	11.3%	6.3%*	4.5%	9.1%	5.7%
Ownership								
For profit, incorporated	4.6%	10.7%	12.5%	8.5%	5.7%	2.2%	10.9%	3.4%
For profit, unincorporated	6.5%	12.4%	11.0%	8.9%	6.9%	3.6%	11.0%	5.3%
Nonprofit	4.8%	4.9%*	11.5%*	8.1%	6.9%	3.2%	9.9%	4.4%
Age of firm								
Less than 5 years	7.7%	10.2%	6.6%*	7.5%	8.1%*	0.9%*	8.7%	6.7%*
5-9 years	7.4%	7.0%	11.6%	10.1%	4.8%*	3.8%*	10.2%	5.3%
10-19 years	9.6%	14.0%	13.7%	11.8%	7.5%	4.7%	13.7%	7.4%
20 or more years	4.1%	10.0%	12.6%	7.2%	5.9%	2.5%	10.2%	3.4%
Multi/single status								
2 or more locations	3.3%	18.7%*	10.0%*	7.6%	5.9%	2.5%	11.3%	3.2%
1 location only	8.9%	10.5%	12.3%	8.8%	6.7%	5.7%*	10.8%	7.1%
Percent full-time employees								
Less than 25%	7.1%	32.4%*	16.1%*	13.7%*	6.9%*	2.4%*	20.4%	4.4%
25-49 %	8.6%	13.4%*	8.0%*	11.3%	10.9%*	6.2%	9.7%	8.4%
50-74 %	5.7%	12.1%	6.3%*	12.6%	7.3%*	3.2%	10.7%	4.8%
75% or more	4.6%	9.7%	12.8%	7.9%	5.8%	2.4%	10.7%	3.6%
Union presence								
No union employees	5.4%	11.1%	12.1%	8.4%	5.9%	2.9%	11.0%	4.2%
Has union employees	2.8%	1.6%*	14.3%*	9.4%*	8.4%*	1.8%	8.2%*	2.7%
Percent low-wage employees								
50% or more low-wage	4.7%	7.9%*	4.4%*	10.9%	6.2%	2.9%	8.9%	4.2%
Less than 50% low-wage	4.9%	10.8%	12.7%	8.3%	6.2%	2.5%	11.0%	3.8%
Percent women employees								
Less than 25%	5.3%	7.6%	10.7%	8.1%	5.7%	2.3%	9.4%	4.0%
25-49 %	4.1%	12.3%	9.4%	7.4%	5.8%	2.5%	9.6%	3.5%
50-74 %	4.8%	10.8%	16.9%	10.9%	6.4%	2.4%	13.3%	3.7%
75% or more	5.5%	14.4%	14.2%	7.9%	7.1%	3.1%	12.7%	4.3%
Percent age 50 or older employees								
Less than 25%	6.5%	12.0%	14.2%	9.9%	6.1%	3.5%	12.4%	5.0%
25-49 %	3.6%	10.1%	8.0%	8.2%	6.1%	2.1%	8.6%	3.2%
50-74 %	5.7%	8.5%*	13.6%	6.0%	6.7%	3.5%	10.4%	4.4%
75% or more	5.6%	9.7%	14.7%*	2.5%*	6.7%*	0.5%*	10.5%	2.1%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.22 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per day by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.22%	1.11%	1.29%	0.68%	0.66%	0.22%	0.65%	0.23%
Industry group **								
Agric., fish., forest.	1.49% *	2.18% *	--	1.70% *	3.90% *	0.00%	1.35% *	1.83% *
Mining and manufacturing	0.48%	5.50% *	3.18% *	1.61%	1.26% *	0.44%	2.06%	0.48%
Construction	1.08%	1.94% *	2.24%	2.63%	1.78% *	2.09% *	1.46%	1.47%
Utilities and transp.	0.75%	11.04% *	5.34% *	3.07% *	1.25% *	0.85% *	4.21% *	0.70% *
Wholesale trade	0.79%	3.30% *	3.89%	2.31% *	1.81% *	0.87% *	2.08%	0.83%
Fin. svcs. and real estate	0.71%	3.69%	8.11% *	1.29% *	2.78% *	0.38%	3.22%	0.69%
Retail trade	0.63%	3.12%	5.55% *	2.01%	2.19% *	0.55%	2.49%	0.59%
Professional services	0.44%	2.16%	2.44%	1.25%	1.33%	0.44%	1.25%	0.46%
Other services	0.68%	2.62%	1.93%	2.03%	1.90% *	0.76%	1.32%	0.77%
Ownership								
For profit, incorporated	0.25%	1.42%	1.57%	0.80%	0.85%	0.22%	0.81%	0.26%
For profit, unincorporated	0.68%	2.33%	2.54%	1.94%	1.61%	0.82%	1.36%	0.78%
Nonprofit	0.61%	2.49% *	4.28% *	1.73%	1.47%	0.70%	1.99%	0.64%
Age of firm								
Less than 5 years	1.36%	2.89%	2.54% *	2.14%	3.15% *	0.90% *	1.70%	2.09% *
5-9 years	1.08%	2.10%	3.19%	2.44%	1.64% *	2.24% *	1.75%	1.29%
10-19 years	0.93%	2.57%	2.43%	2.01%	1.78%	1.30%	1.46%	1.18%
20 or more years	0.24%	1.70%	1.96%	0.74%	0.79%	0.22%	0.92%	0.24%
Multi/single status								
2 or more locations	0.24%	7.76% *	3.05% *	1.16%	0.90%	0.21%	1.88%	0.24%
1 location only	0.51%	1.12%	1.37%	0.81%	0.99%	2.77% *	0.69%	0.74%
Percent full-time employees								
Less than 25%	1.40%	11.56% *	6.24% *	5.92% *	2.69% *	0.74% *	5.17%	1.16%
25-49 %	1.50%	6.20% *	3.05% *	3.16%	4.11% *	1.78%	2.29%	1.73%
50-74 %	0.86%	2.88%	1.98% *	2.88%	2.79% *	0.84%	1.77%	0.95%
75% or more	0.24%	1.25%	1.47%	0.73%	0.69%	0.23%	0.73%	0.24%
Union presence								
No union employees	0.26%	1.17%	1.32%	0.68%	0.67%	0.28%	0.67%	0.28%
Has union employees	0.44%	1.15% *	5.69% *	4.08% *	2.68% *	0.34%	2.89% *	0.44%
Percent low-wage employees								
50% or more low-wage	0.54%	2.48% *	1.80% *	1.96%	1.53%	0.53%	1.59%	0.57%
Less than 50% low-wage	0.24%	1.19%	1.37%	0.73%	0.73%	0.24%	0.69%	0.25%
Percent women employees								
Less than 25%	0.48%	1.70%	2.14%	1.10%	1.24%	0.47%	1.07%	0.53%
25-49 %	0.41%	2.87%	1.93%	1.42%	1.51%	0.35%	1.28%	0.43%
50-74 %	0.42%	2.33%	3.36%	1.78%	1.33%	0.36%	1.57%	0.42%
75% or more	0.53%	2.74%	3.15%	1.33%	1.27%	0.63%	1.55%	0.55%
Percent age 50 or older employees								
Less than 25%	0.41%	1.80%	2.20%	1.03%	0.90%	0.47%	1.09%	0.43%
25-49 %	0.31%	2.32%	1.50%	1.25%	1.14%	0.26%	0.98%	0.32%
50-74 %	0.63%	2.56% *	2.55%	1.27%	1.64%	0.76%	1.46%	0.68%
75% or more	1.29%	2.43%	7.37% *	1.45% *	3.99% *	0.27% *	2.50%	1.11% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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